

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank



Order Filed on September 4, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Stephen A. Holman, Pamela R. Holman  
  
Debtors.

Case No.: 14-16340 ABA

Adv. No.:


Hearing Date: 7/24/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 4, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Stephen A. Holman, Pamela R. Holman

Case No: 14-16340 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Sayre Drive, Sicklerville, NJ 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 20, 2018 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for agreed order payments due April 2018 through September 2018 and regular monthly payments for the months of June 2018 through August 2018 for a total post-petition default of \$9,896.61 (5 AO payments @ \$477.00, 1 AO payment @ \$480.73, 2 @ \$2,365.04, 1 @ 2,300.80); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,865.73 to Secured Creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,030.88 will be paid by Debtor remitting \$1,171.00 per month and \$1,175.88 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2018 directly to Secured Creditor's servicer, Midfirst Bank, Cashiering Dept. 999 NW Grand Boulevard, Suite 110, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

**(Page 3)**

Debtor: Stephen A. Holman, Pamela R. Holman

Case No: 14-16340 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION  
OF DEFAULT

---

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen A. Holman, Sr.  
 Pamela R. Holman  
 Debtors

Case No. 14-16340-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb +Stephen A. Holman, Sr., Pamela R. Holman, 3 Sayre Drive, Sicklerville, NJ 08081-4167  
 aty +Andrew Wenker, Michael J. Glassman & Associates, LLC, 1103 Laurel Oak Road, Suite 140,  
 Voorhees, NJ 08043-4318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
 Ira Deiches on behalf of Debtor Stephen A. Holman, Sr. ideiches@deicheslaw.com  
 Ira Deiches on behalf of Joint Debtor Pamela R. Holman ideiches@deicheslaw.com  
 Ira Deiches on behalf of Attorney Ira Deiches ideiches@deicheslaw.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

TOTAL: 12